



# Commonwealth of Massachusetts

## DIVISION OF BANKS

1000 Washington Street, 10<sup>th</sup> Floor  
Boston, MA 02118-6400

### Debt Collector Annual Report Calendar Year Ending on December 31, 2017

All debt collectors are required to file an annual report pursuant to Massachusetts General Laws chapter 93, section 24D and its implementing regulation 209 CMR 18.09.

Debt collector licensees are required to complete this annual report form for the preceding calendar year. **The annual report for the calendar year ending on December 31, 2017 is required to be submitted to the Commissioner of Banks on or before March 31, 2018.** Licensees' that fail to meet the March 31, 2018 deadline will be assessed a late penalty of \$5.00 per day until the annual report is received by the Division of Banks. The completed annual report must be e-mailed to [dob.DCannualreport@state.ma.us](mailto:dob.DCannualreport@state.ma.us) on or before **March 31, 2018**. **Do not mail a hard copy of this report into the Division.**

**LICENSEE NAME:** \_\_\_\_\_

**LICENSE NUMBER(S):** \_\_\_\_\_

**1) What types of debt does your company collect from Massachusetts debtors?**

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**2) Does your company engage in debt purchasing?** \_\_\_\_\_

*If you answered yes, you must address Questions 2.a – 2.c.*

*If you answered no, you can skip Questions 2.a – 2.c and move onto Question #3.*

2. a) Total number of Massachusetts debtor accounts purchased in 2017: \_\_\_\_\_

2. b) Total dollar amount of Massachusetts debtor accounts purchased in 2017: \_\_\_\_\_

2. c) Does your company actively collect on the purchased debt? \_\_\_\_\_

If you answered no, provide the name(s) of the licensed Massachusetts debt collector or attorney that collects on your company's purchased debt:

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**3) Does your company have any affiliated entities engaged in debt collection? If yes, provide the name(s) of the affiliates(s).**

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**4.a) Does your company contract with any third parties who contact Massachusetts consumers/borrowers on your behalf? \_\_\_\_\_**

If yes, please list the third parties and describe the services provided.

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**4.b) Does your company contact Massachusetts consumers/borrowers on behalf of another registered loan servicer or licensed debt collector? \_\_\_\_\_**

If yes, please list your company's servicer clients.

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**5.a.) In the table below, in Column 1 provide the total number of Massachusetts debtor accounts your company conducted collection activity on in 2017. In Column 2 provide the total number of Massachusetts debtor accounts your company collected funds from in 2017. In Column 3 provide the gross dollar amount your company collected from Massachusetts debtors in 2017.**

	Column 1	Column 2	Column 3
Type of Account	Number of MA Debtor Accounts Your Company Attempted to Collect From	Number of MA Debtor Accounts Your Company Successfully Collected Monies From	\$ of Gross Collections from MA debtors
Third Party			
Purchased			

**5.b.) In the table below, provide the total number of Massachusetts debtor accounts in your company's collection portfolio as of December 31, 2017 in Column 1. In Column 2 provide**

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**the face value dollar amount of Massachusetts debtor accounts in your company's collection portfolio as of December 31, 2017.**

	Column 1	Column 2
Type of Account	Number of MA Debtor Accounts in Your Collection Portfolio on 12/31/17	\$ Value of MA Debtor Accounts on 12/31/17
Third Party		
Purchased		

**6) Does your company also engage in third party loan servicing?** \_\_\_\_\_

*If you answered yes, you must complete the remaining questions.*

*If you answered no, please skip the remaining questions. You must, however, complete the attestation on Page 6.*

**7) For Massachusetts Consumers/Borrowers only**, by loan type, below and on the following page list the number of loans serviced during calendar year 2017 in Column 1. In Column 2 list the dollar amount of those loans serviced during calendar year 2017. In Column 3 list the number of servicing contracts held by the licensee during calendar year 2017. *Please note that information on residential mortgage loans is gathered in Question 8 on Pages 5-6.*

	Column 1	Column 2	Column 3
<i>Please enter a label for any other types of non-mortgage loans serviced in 2017.</i>	<b># OF LOANS SERVICED</b>	<b>\$ DOLLAR AMOUNT OF LOANS SERVICED</b>	<b># OF SERVICING CONTRACTS</b>
<b>CONSUMER LOANS (UNSECURED)</b>			
<b>STUDENT LOANS</b>			
<b>MOTOR VEHICLE SALES FINANCE CONTRACTS</b>			
<b>RETAIL INSTALLMENT SALES FINANCE CONTRACTS (CONSUMER &amp; HOUSEHOLD GOODS)</b>			

**8) Does your company service residential mortgage loans in Massachusetts?** \_\_\_\_\_

*If you answered yes, you must complete the remaining questions.*

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*If you answered no, please skip the remaining questions. You must, however, complete the attestation on Page #6.*

**8. a) For Massachusetts Residential Property only,** list the number of mortgage loans serviced during calendar year 2017 in Column 1. In Column 2 list the dollar amount of mortgage loans serviced during calendar year 2017. In Column 3 list the number of mortgage loan servicing contracts held by the licensee during calendar year 2017.

Column 1	Column 2	Column 3
# OF RESIDENTIAL MORTGAGE LOANS SERVICED	\$ DOLLAR AMOUNT OF RESIDENTIAL MORTGAGE LOANS SERVICED	# OF RESIDENTIAL MORTGAGE LOAN SERVICING CONTRACTS

**8. b) For Massachusetts Residential Property only,** list the number of HUD reverse mortgage loans (Home Equity Conversion Mortgage Loans or HECM loans) serviced during calendar year 2017 in Column 1. In Column 2 list the dollar amount of HECM loans serviced during calendar year 2017. In Column 3 list the number of HECM loan servicing contracts held by the licensee during calendar year 2017.

Column 1	Column 2	Column 3
# OF HECM LOANS SERVICED	\$ DOLLAR AMOUNT OF HECM LOANS SERVICED	# OF HECM LOAN SERVICING CONTRACTS

**8. c) Is your company responsible for the foreclosure petition filing process with Land Court?** \_\_\_\_\_

If yes, how many foreclosure petitions did your company file in Massachusetts in 2017?  
\_\_\_\_\_

If no, what vendor(s) did your company use during 2017?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**8. d) Is your company registered with the Massachusetts Foreclosure Database, in accordance with G.L. c. 244, section 35A?** \_\_\_\_\_

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**8. e) Does your company process residential loan modifications in Massachusetts?** \_\_\_\_\_

If yes, how many residential loan modifications were completed by your company in Massachusetts in 2017? \_\_\_\_\_

**8. f) Does your company process short sales in Massachusetts?** \_\_\_\_\_

If yes, how many short sales were completed by your company in Massachusetts in 2017?  
\_\_\_\_\_

**8. g) Does your company originate and/or close residential mortgage loans in Massachusetts and conduct direct servicing activities?** \_\_\_\_\_

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\_\_\_\_\_

This report must be signed by an authorized officer, director or member of the licensee.

I, the undersigned, attest to the correctness of this report and declare that it has have been examined by me and to the best of my knowledge and belief have been prepared in conformance with the instructions issued and are true and correct.

\_\_\_\_\_  
Signature of authorized individual

\_\_\_\_\_  
Print name and title

\_\_\_\_/\_\_\_\_/\_\_\_\_  
Date signed